

Mohawk Electrical Systems Completes 30 Years with Workplace Safety Program

Dover, DE – Delaware Insurance Commissioner Trinidad Navarro is pleased to congratulate Mohawk Electrical Systems, Inc. for being the first business in Delaware to complete 30 consecutive years in the Workplace Safety Program. On September 19th at 1pm, the commissioner will personally present Mohawk Electrical Systems President Scott Welch with a certificate commemorating their participation.

Commissioner Navarro said “We are excited to visit Scott Welch, President of Mohawk and his team. I applaud his commitment to safety and the well-being of his staff, and am pleased that he has realized such a large savings on his insurance premiums.”

In a letter to the Director of the Workplace Safety Program 5 years ago when Mohawk was being recognized as the first 25 year participant, Mr. Welch wrote: “We have always viewed the semi-annual inspections not as a burden but an opportunity for improvement in our safety program. An outside set of eyes helps keep our personnel focused on safety and reminds everyone our number one goal is our employee well-being. Additionally, we have always found the inspectors to be knowledgeable and interested in genuinely helping us and not trying to penalize us. By avoiding accidents in the first place, we have also realized additional cost savings from our lower loss history and the corresponding reduced premiums. “

“It would be reasonable to say that the annual savings has been around \$2,500 for an estimated total of \$75,000.00. Additionally, the twice yearly inspections have allowed us to maintain a low experience mod which was 0.964 in our last

renewal. We currently have gone over two years without a reportable injury and have had as long as 860 days without injury. This has added greatly to our overall savings and well-being of our personnel” Mr. Welch added

The Delaware Department of Insurance, in coordination with the Delaware Compensation Rating Bureau, offers Delaware employers an opportunity to lower workers’ compensation insurance premiums by participating in the Delaware Workplace Safety Program.

The program was first offered to Delaware Businesses in 1987 and Mohawk Electrical Systems was the first to sign up for the 1988 calendar year. It proved a valuable success and was made official in 1989 with House Bill 130.

The Delaware Department of Insurance Workplace Safety Program is an incentive program designed to assist eligible employers with exposure in Delaware in establishing and maintaining safe work places. The Delaware Compensation Rating Bureau determines eligibility and sends the Department of Insurance the address list each month of those employers with exposure in Delaware that meet the requirements for participation in the program and have workers compensation insurance policies renewing in seven months. The program is voluntary. Employers that wish to participate, complete and submit an application. They then undergo safety inspections under the auspices of the Department of Insurance.

Participating employers save up to 19% on the Delaware portion of their workers compensation insurance premiums each year they choose to participate. The percentage of the premium credit is determined by the Delaware Compensation Rating Bureau.

Over the last five fiscal years alone, Delaware employers have saved over 45 million dollars in workers compensation premiums by participating in the program.

The presentation ceremony will occur on September 19th at 1pm at Mohawk Electrical Systems Inc. located at 251 S. Rehoboth Blvd. in Milford.

Frequently asked questions and blank applications are available on our website at <http://insurance.delaware.gov/services/workplacesafetydiscount/> or you can contact our office at 302-674-7377 for additional information.

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Contact: Vince Ryan

Office: (302) 674-7303

Email: vince.ryan@delaware.gov

Delaware Department of Insurance

<http://www.insurance.delaware.gov>

Dover Office: 302-674-7300

Consumer Services Division: 1-800-282-8611